



**Department of
Veterans Affairs**

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Fact Sheet

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VA Benefits for Survivors of Military Personnel Involved in Operations Iraqi Freedom and Enduring Freedom

The Department of Veterans Affairs (VA) has a variety of programs to assist the survivors of military personnel who die on active duty. These provisions also apply to those serving on active duty outside of the combat theater.

Summary of Benefits

Survivors receive certain payments or benefits regardless of whether the in-service death is due to combat, accident or disease, including:

- Burial benefits for the deceased service member, which include a gravesite in any VA national cemetery with available space, perpetual care of the grave at no cost to the family, a government headstone or marker, and a Presidential Memorial Certificate.
- Dependency and Indemnity Compensation at the monthly rate of \$993 for a surviving spouse or more if there are dependent children.
- Life insurance, which most military members carry at the highest level, \$250,000.

More information about how VA services apply in individual cases is available from veterans services representatives at 800-827-1000.

Casualty Assistance Program

VA has a Casualty Assistance Program to give personal attention to surviving family members after in-service deaths, and to help them with benefit information and applications. A casualty assistance officer is designated at each of VA's 57 regional offices. These VA officers work closely with military casualty officers to ensure timely assistance is available to beneficiaries.

Reservists and National Guard Eligibility

When a member of the Reserves or National Guard dies while federally activated or on inactive duty for training, the death is considered service-connected for VA death benefits. Activation of a National Guard unit by a governor alone in support of current security operations does not qualify unit members for these VA benefits, except life insurance.

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Monthly Payments for Spouse and Children

When a service member dies while on active duty, the death is considered service-connected unless it was due to willful misconduct. VA pays at least \$993 a month in Dependency and Indemnity Compensation (DIC) to surviving spouses. In most cases, survivors' claims are processed within 48 hours.

In some cases VA can pay more than \$993 a month, such as a \$247 benefit for each dependent child who is unmarried and under age 18, or up to age 23 if studying at a VA-approved school. Also, for a surviving spouse who has one or more dependent children below age 18, an additional \$250 is added to the monthly DIC from the date DIC entitlement begins. This additional amount is removed at the end of two years following the date DIC entitlement began or earlier if all the dependent children attain age 18.

Payments are increased if the surviving spouse is housebound or needs a home aide. The basic rate for survivors is adjusted annually and payments continue generally until the death or remarriage of the spouse before age 57. Remarriage after age 57 does not affect benefits. Additional information about benefits for family members, to include low-income parents of the veteran, is available at www.vba.va.gov/bln/dependents/.

As of January 2005, VA has provided DIC benefits to 865 surviving family members of those killed in Operation Iraqi Freedom and 108 family members where the servicemember was killed in Operation Enduring Freedom. Benefit recipients include spouses, children and in some cases, parents of the servicemember.

Life Insurance

Most servicemembers and reservists take VA's life insurance coverage, Servicemembers' Group Life Insurance, though a few decline coverage. Most choose coverage at the highest levels and their designated beneficiary receives a payment of \$250,000. VA has paid every claim related to Operations Iraqi Freedom and Enduring Freedom within 48 hours of receiving the necessary paperwork. VA also offers beneficiaries free, personalized financial planning through a financial services company.

As of February 2005, VA had received from the service branches notice of 1,409 Operation Iraqi Freedom casualties who had life insurance coverage. Insurance payments have been made to 1,772 survivors, as a servicemember may designate more than one beneficiary. Some additional payments were awaiting beneficiaries' completion of their claims. Of some 155 casualties of Operation Enduring Freedom, 210 beneficiaries have been paid life insurance benefits.

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VA's experience with these casualties shows that only 10 (less than one percent) had no coverage. While 31 servicemembers had opted for less than the maximum coverage amount, 23 of those were for \$100,000 or more.

More information about insurance benefits is available at www.insurance.va.gov.

Burial in a VA National Cemetery

Members of the armed forces and veterans, their spouses and dependent children may be buried in any of VA's national cemeteries with available space. There currently are 120 national cemeteries across the nation and 83 have available grave space. More information is available at www.cem.va.gov.

As of January 2005, there have been 190 servicemembers who died in Operation Iraqi Freedom interred in VA national cemeteries as well as 10 who died in Operation Enduring Freedom.

Burial in a Non-VA Cemetery

Deaths of active-duty members are not covered by VA's financial burial allowance benefits, since the military services assist survivors with funeral expenses and the cost of burial in private cemeteries. If a family wishes to arrange burial in a non-VA cemetery, VA will provide a headstone or marker for the grave.

Burial in a State Veterans Cemetery

Although not a benefit provided by VA, burial in a state veterans cemetery is an option available in many states for those who die on active duty. Some states have residency requirements and may impose additional limitations.

Military Funeral Honors

Upon request, the Department of Defense will provide military funeral honors. This arrangement typically is made by the funeral director. At least two uniformed servicemembers fold and present the flag and play "Taps" by a recording or a bugler. Additional information about funeral honors is available at www.militaryfuneralhonors.osd.mil.

Military Burial Flags

In the case of in-service deaths, the Defense Department provides a U.S. flag to drape the casket or to be presented at a memorial service. After the service, the flag is given to the next of kin.

Health Care

Health care benefits for the survivors of servicemembers killed in action in Operations Iraqi Freedom or Enduring Freedom are provided by the military. For more information, see <http://www.tricare.osd.mil>.

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Educational Assistance

When an active-duty servicemember dies in service, VA's Survivors' and Dependents' Educational Assistance Program generally provides up to 45 months of education benefits to the un-remarried surviving spouse for 20 years, or for children aged 18 to 26. Currently the rate is \$803 a month for full-time attendance, with lesser amounts for part-time education. This benefit may be used to pursue secondary school programs; associate, bachelor or graduate degrees; technical or vocational training; apprenticeships; and other types of training, including work-study programs. More information is available at http://www.gibill.va.gov/pamphlets/CH35/CH35_Pamphlet_General.htm.

Refund of Servicemember's Unused GI Bill Contribution

If the deceased servicemember had contributed to the Montgomery GI Bill education program, the designated life insurance beneficiary or surviving spouse is entitled to a refund of the money that was collected through payroll deduction but was not awarded in education benefits during the servicemember's lifetime. Most active-duty military members participate in this educational benefit program, which deducts \$1,200 from their pay at \$100 monthly during their first year of service.

Home Loans

Surviving spouses of military members may be eligible for a VA-guaranteed home loan from a private lender. The loan may be used to purchase, construct or improve a home, to refinance an existing mortgage or for certain other purposes. As with the program for veterans, VA guarantees part of the total loan, permitting the purchaser to obtain a mortgage with a competitive interest rate. Except for manufactured homes and other select cases, the surviving spouse may obtain a no-downpayment loan if the lender agrees.

Presidential Memorial Certificate Program

The servicemember's next of kin receives a Presidential Memorial Certificate. Additional certificates are available for other loved ones upon request to VA. The gold embossed parchment-style paper is inscribed with the servicemember's name and bears the president's signature. It expresses the nation's gratitude for the deceased person's military service.

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